

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Steven Ciesluk
Debtor

Case No. 16-04767-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 14

Date Rcvd: Apr 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2019.

db +Steven Ciesluk, 1 Attenborough Drive, Apt 203, Baltimore, MD 21237-5727
4900095 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4884718 +Capital BlueCross, c/o Amanda Rodriguez Paralegal, PO Box 772132,
Harrisburg, PA 17177-0001
4867063 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4857905 EDI: BANKAMER.COM Apr 19 2019 23:08:00 Bank of America, PO Box 15019,
Wilmington, DE 19886-5019
4887141 EDI: BL-BECKET.COM Apr 19 2019 23:08:00 Capital One, N.A., c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
4857906 +EDI: CHASE.COM Apr 19 2019 23:08:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
4857907 EDI: DISCOVER.COM Apr 19 2019 23:08:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
4861939 EDI: DISCOVER.COM Apr 19 2019 23:08:00 Discover Bank, Discover Products Inc,
Po Box 3025, New Albany, OH 43054-3025
4864069 +EDI: DISCOVERPL Apr 19 2019 23:08:00 Discover Personal Loans, PO Box 30954,
Salt Lake City, UT 84130-0954
4857908 +E-mail/Text: bankruptcy@fult.com Apr 19 2019 19:02:53 Fulton Bank, 2900 Linglestown Road,
Harrisburg, PA 17110-3628
4857909 +EDI: CBSKOHL.COM Apr 19 2019 23:08:00 Kohl's Department Store, PO Box 3115,
Milwaukee, WI 53201-3115
4857909 +E-mail/Text: bncnotices@becket-lee.com Apr 19 2019 19:02:34 Kohl's Department Store,
PO Box 3115, Milwaukee, WI 53201-3115
4889128 +EDI: PRA.COM Apr 19 2019 23:08:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
4857910 +EDI: TFSR.COM Apr 19 2019 23:08:00 Toyota Motor Credit Corporation, 240 Gilbratar Road,
Suite 260, Horsham, PA 19044-2387

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4868631* +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
James H Turner on behalf of Debtor 1 Steven Ciesluk pat@turnerandoconnell.com
James H. Turner on behalf of Debtor 1 Steven Ciesluk pat@turnerandoconnell.com,
notices@UpRightLaw.com
Lawrence V. Young (Trustee) lyoung@cgalaw.com,
pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
United States Trustee ustregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **Steven Ciesluk**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1316**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:16-bk-04767-HWV****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Steven Ciesluk

4/19/19**By the
court:**Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.